

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No.:	14-10758-TPA
	:		
Karl A. Fisher	:	Chapter:	13
Jennifer A. Fisher	:		
	:		
<i>Debtor(s).</i>	:	Date:	1/16/2020
	:	Time:	10:30

**PROCEEDING MEMO**

**MATTER:** #81 Cont. S. Conf. on Loan Modification (Non LMP)

**APPEARANCES:**

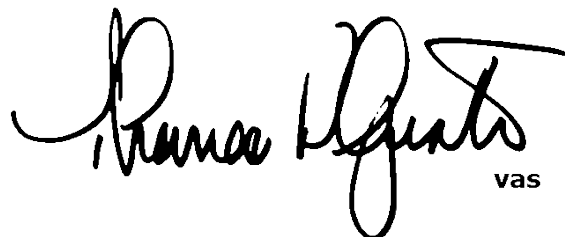
Debtor:	Dai Rosenblum (video)
Trustee:	Owen Katz (video)
Nationstar:	James Warmbrodt (video)

**NOTES:**

Warmbrodt: We had been requested to provide a loan history which we did. We also required a payoff on the mortgage. With respect to a loan modification, my client's position is that the Debtors would have to reapply.

Rosenblum: Mr. Warmbrodt and I have had many exchanges prior to this hearing. In this instance that a loan modification does not make sense. The reduction is overwhelmed by any interest that would be paid, so we are going to let this matter go. The case is completed and we have received the necessary information from Nationstar. The payoff balance appears to be appropriate given the payments made during the plan.

**OUTCOME:** The matter is resolved among the Parties and the status quo shall maintain. Chambers to enter order.

  
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